

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DWAYNE R. HAGERTY
SALLY E. HAGERTY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21538

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/13/2017 and confirmed on 8/25/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		162,419.05
Less Refunds to Debtor	12,943.46	
TOTAL AMOUNT OF PLAN FUND		149,475.59

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	10,370.00	
Trustee Fee	8,556.09	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,926.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 9798	0.00	69,288.72	0.00	69,288.72
	PHFA-HEMAP(*) Acct:	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 9798	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 9798	25,783.28	25,783.28	0.00	25,783.28
	ALLY FINANCIAL(*) Acct: 9888	9,294.56	9,294.56	969.19	10,263.75
					105,335.75

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	DWAYNE R. HAGERTY Acct:	0.00	0.00	0.00	0.00
	DWAYNE R. HAGERTY Acct:	12,943.46	12,943.46	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3/20	5,970.00	5,970.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	CHIPPEWA TOWNSHIP (EIT) Acct: 7093	8,231.30	8,231.30	0.00	8,231.30
	PNC BANK NA Acct: 9798	550.00	550.00	0.00	550.00
	PREFERRED AUTO CREDIT EXCHANGE Acct: 2911	0.00	7,752.16	0.00	7,752.16
					16,533.46

Unsecured					
	US DEPARTMENT OF EDUCATION	603.00	603.00	0.00	603.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1341				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	0.00	6,264.07	0.00	6,264.07
	Acct: 2176				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 1341				
	DISCOVER BANK(*)	1,057.36	1,057.36	0.00	1,057.36
	Acct: 9990				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: 3895				
	CENTERS FOR REHAB	0.00	0.00	0.00	0.00
	Acct: 8397				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 9990				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 4168				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 4389				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: 3908				
	MB/ROI	0.00	0.00	0.00	0.00
	Acct: 7346				
	MB/ROI	0.00	0.00	0.00	0.00
	Acct: 6020				
	ROWAN DENTAL ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 0621				
	SHARP COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: 7093				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 2669				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 8947				
	UPMC	0.00	0.00	0.00	0.00
	Acct: 0008				
	UPMC	0.00	0.00	0.00	0.00
	Acct: 7220				
	UPMC PRESBYTERIAN SHADYSIDE DENT	0.00	0.00	0.00	0.00
	Acct: 7575				
	VERIZON BY AMERICAN INFOSOURCE LF	755.86	755.86	0.00	755.86
	Acct: 0001				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	DAVID NEEREN ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PURCELL KRUG & HALLER	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					8,680.29

TOTAL PAID TO CREDITORS

130,549.50

TOTAL CLAIMED	
PRIORITY	8,781.30
SECURED	35,077.84
UNSECURED	2,416.22

Date: 08/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DWAYNE R. HAGERTY
SALLY E. HAGERTY
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-21538

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Dwayne R. Hagerty
Sally E. Hagerty
Debtors

Case No. 17-21538-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 26, 2021

User: dbas
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dwayne R. Hagerty, Sally E. Hagerty, 157 Blackhawk Road, Beaver Falls, PA 15010-1271
aty	+ David Neeren, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
cr	+ United States of America, United States Department, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14403180	+ Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14403181	+ Center for Rehab Services, P.O. Box 400458, Pittsburgh, PA 15268-0001
14403183	+ FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14403185	+ Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954
14403187	+ MedExpress, PO Box 719, Dellslow, WV 26531-0719
14403188	+ Navient, PO Box 9575, Wilkes Barre, PA 18773-0975
14403190	+ ROI, PO Box 62850, Baltimore, MD 21264-2850
14403192	+ Rowan Dental Associates, 8050 Rowan Road, Cranberry Twp, PA 16066-3624
14403193	+ Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211
14403194	+ Sharp Collections, Inc., PO Box 81, Sharpsville, PA 16150-0081
14695089	+ U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14403199	+ UPMC Dental, 600 Grant Street, Pittsburgh, PA 15219-2702

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 26 2021 23:13:28	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Aug 26 2021 23:16:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14403179	+ Email/Text: ally@ebn.phinsolutions.com	Aug 26 2021 23:15:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
14415987	Email/Text: ally@ebn.phinsolutions.com	Aug 26 2021 23:15:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14403182	Email/Text: mrdiscen@discover.com	Aug 26 2021 23:15:00	Discover Card, P.O. Box 15251, Wilmington, DE 19886
14412315	Email/Text: mrdiscen@discover.com	Aug 26 2021 23:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14403184	Email/Text: blegal@phfa.org	Aug 26 2021 23:16:00	HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14716017	Email/PDF: pa_dc_claims@navient.com	Aug 26 2021 23:13:28	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14678136	Email/Text: Bankruptcy.Notices@pnc.com	Aug 26 2021 23:15:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14403189	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: dbas

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Form ID: pdf900

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		Aug 26 2021 23:15:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401
14404051	+ Email/PDF: rmscedi@recoverycorp.com		
		Aug 26 2021 23:13:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15061857	+ Email/Text: bk rpt1019@hotmail.com		
		Aug 26 2021 23:15:00	Preferred Auto Credit Exchange, 1019 Lawrence Avenue, Ellwood City, Pa 16117-1851
14403195	+ Email/Text: bankruptcydepartment@tsico.com		
		Aug 26 2021 23:16:00	Transworld System, PO Box 15270, Wilmington, DE 19850-5270
14403196	+ Email/Text: bankruptcydepartment@tsico.com		
		Aug 26 2021 23:16:00	Transworld Systems, PO Box 15520, Wilmington, DE 19850-5520
14403197	+ Email/Text: BankruptcyNotice@upmc.edu		
		Aug 26 2021 23:16:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14659199	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM		
		Aug 26 2021 23:23:44	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14403186	*+	Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954
14403191	*+	ROI, PO Box 62850, Baltimore, MD 21264-2850
14403198	*+	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Attorney David Neeren dneeren@rasnj.com

District/off: 0315-2

User: dbas

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Date Rcvd: Aug 26, 2021

Form ID: pdf900

Total Noticed: 31

Jill Locnikar

on behalf of Creditor United States of America United States Department of Education jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Lauren M. Lamb

on behalf of Joint Debtor Sally E. Hagerty
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb

on behalf of Debtor Dwayne R. Hagerty
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
(PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9